becoming common. Borrowing money is always such a shameful thing to Burmans that highly usurious rates prevail. The minimum rate of these private money-lenders is Re. 1/8 per Rs. 100/- per month, *i.e.* 18% per annum.

But this emphasis on money-making during the retirement period was not pure avariciousness. It was connected with the ability to discharge the duties of a parent and a good Buddhist during one's last years, to have sufficient means to settle children in a good marriage, which is one of the duties laid down for a good parent, and to make many donations towards pagodas, resthouses and monasteries, all as a foundation for a rebirth into a better existence.

For men like my father, this last period of their lives was a soft and gentle immersion in the atmosphere which pervaded their childhood in the monastery, and which had been banished into a memory with the years of English education, government posts, courts and litigation, and the rearing of children whose future must be bound up with the obtaining of better government posts.

During these years, my father continued his daily prayers before the altar, but they were short and he said them softly, his feet were shod with shoes and socks, his tourings took him to headmen's houses more often than to monasteries, his evenings were spent in playing tennis instead of chinlon, and drinking lime-juice instead of coconut water, and his houses of the regulation pattern were filled with cane furniture made by convicts in jails. What a far cry from the dim light on wooden floors and pillars, the steady chorus of young monks at prayers. My father, who during his working years had encouraged us to eat, laugh and be merry in each present moment, now dismayed us with a sudden conviction of the vanity of all worldly things, towns, society, dress and ornament. We woke up at dawn to the sound of his prayers, and on most mornings he walked out of the town to the hills where the monasteries and resthouses were gathered; he walked barefoot again with great enjoyment in those quiet grounds, turned aside to supervise the building of a *thein*, a house for the ordination and meditation of monks, which he had persuaded a more wealthy friend to endow. He no longer showered on us de luxe editions of Western encyclopaedias and the collected works of Dickens and Scott as he used to, but bought richly carved book cases and sacred books for the monasteries in Thaton. We no longer ate our meals on chairs, sitting up at a table, but at a low round table on the polished floor. My father sat cross legged, but he could not go back to eating with his fingers, he still used a spoon and fork. At nights we fell asleep to the sound of his prayers and it was like a benediction. Buddhist prayers in Burma consist of two parts: the first is a

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out with his axe and hollow with his finger-nails. There were a few such cells cut in the rocks at the back of Mandalay Hill, and visitors to the sacred spot occasionally came across one of the hermits striding along, wrapped in thought, grasping an iron staff hung with rings, the rattle of which warns the people to get out of the way and not disturb the holy man's meditations. A few go away from human society altogether, just as St. Simeon Stylites isolated himself on a pillar, and the old Culdee monks from the north of England and Scotland wandered off to the snowy wastes of Iceland, there to seek repose and relief from the turmoil of the world. It is said that the Thadda, the grammar, was added to the Bitaghat, that the hermits who had withdrawn to the jungle might not destroy the power of the sermons and lauds by mispronunciation.

Mandalay Hill is always occupied, for the spot is particularly sacred. King Mindôn used to send thither daily a hundred fowls which had been bought and saved from death, and the pious gave them plenty to eat. Similar proceedings caused the sneer of Purchas, "For men they hadde not an hospitall that were thus hospitall to fowles"; but this is hardly deserved, at any rate in Burma. There in every monastery the Kappiya-dayaka has a stock of money, raised by selling the presents given to the monks, which he devotes in charity to the well-deserving sick and to poor travellers, while any one is welcome at all times to shelter and food in the kyaung as long as he conducts himself properly. The yatheit may be looked upon with pious awe for his austerities and mortifications of the flesh, but the ordinary pyin-sin is more favourably regarded. The building of monasteries and the giving of presents to their inmates is a constant strain on the generosity of the people. It is far more difficult to keep the balance of merit on the right side in Burma than in other countries. Almsgiving is a constant and imperative expense, in addition to regular and personal worship at the pagoda. In Thibet wind or water drives the prayer-machines for extinguishing sin, and the goodman acquires merit while he is snoring at night with his wife at his back. In some parts practical householders are able to calculate exactly what is set down to

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than the feeling of exclusiveness. He abominates secrecy, mystery. His religion, his women, himself, are free; there are no dark places in his life where the light cannot come. He is ready that everything should be known, that all men should be his brothers.

And so all the people are on the same level. Richer and poorer there are, of course, but there are no very rich; there is none so poor that he cannot get plenty to eat and drink. All eat much the same food, all dress much alike. The amusements of all are the same, for entertainments are always free. So the Burman does not care to be rich. It is not in his nature to desire wealth, it is not in his nature to care to keep it when it comes to him. Beyond a sufficiency for his daily needs money has not much value. He does not care to add field to field or coin to coin; the mere fact that he has money causes him no pleasure. Money is worth to him what it will buy. With us, when we have made a little money we keep it to be a nest-egg to make more from. Not so a Burman: he will spend it. And after his own little wants are satisfied, after he has bought himself a new silk, after he has given his wife a gold bangle, after he has called all his village together and entertained them with a dramatic entertainment — sometimes even before all this—he will spend the rest on charity.

He will build a pagoda to the honour of the great teacher, where men may go to meditate on the great laws of existence. He will build a monastery school where the village lads are taught,

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and where each villager retires some time in his life to learn the great wisdom. He will dig a well or build a bridge, or make a rest-house. And if the sum be very small indeed, then he will build, perhaps, a little house—a tiny little house—to hold two or three jars of water for travellers to drink. And he will keep the jars full of water, and put a little cocoanut-shell to act as cup.

The amount spent thus every year in charity is enormous. The country is full of pagodas; you see them on every peak, on every ridge along the river. They stand there as do the castles of the robber barons on the Rhine, only with what another meaning! Near villages and towns there are clusters of them, great and small. The great pagoda in Rangoon is as tall as St. Paul's; I have seen many a one not three feet high—the offering of some poor old man to the Great Name, and everywhere there are monasteries. Every village has one, at least; most have two or three. A large village will have many. More would be built if there was anyone to live in them, so anxious is each man to do something for the monks. As it is, more are built than there is actual need for.

There are rest-houses everywhere. Far away in the dense forests by the mountain-side you will find them, built in some little hollow by the road-side by someone who remembered his fellow-traveller. You cannot go five miles along any road without finding them. In villages they can be counted by tens, in towns by fifties. There are far more than are required.

In Burmese times such roads and bridges as

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were made were made in the same way by private charity. Nowadays, the British Government takes that in hand, and consequently there is probably more money for rest-house building than is required. As time goes on, the charity will flow into other lines, no doubt, in addition. They will build and endow hospitals, they will devote money to higher education, they will spend money in many ways, not in what we usually call charity, for that they already do, nor in missions, as whatever missions they may send out will cost nothing. Holy men are those vowed to extreme poverty. But as their civilization (*their* civilization, not any imposed from outside) progresses, they will find out new wants for the rich to supply, and they will supply them. That is a mere question of material progress.

The inclination to charity is very strong. The Burmans give in charity far more in proportion to their wealth than any other people. It is extraordinary how much they give, and you must remember that all of this is quite voluntary. With, I think, two or three exceptions, such as gilding the Shwe Dagon pagoda, collections are never made for any purpose. There is no committee of appeal, no organized collection. It is all given straight from the giver's heart. It is a very marvellous thing.

I remember long ago, shortly after I had come to Burma, I was staying with a friend in Toungoo, and I went with him to the house of a Burman contractor. We had been out riding, and as we returned my friend said he wished to see the contractor about some business, and so we rode to his

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565 house. He came out and asked us in, and we dismounted and went up the stairs into the veranda, and sat down. It was a little house built of wood, with three rooms. Behind was a little kitchen and a stable. The whole may have cost a thousand rupees. As my friend and the Burman talked of their business, I observed the furniture. There was very little; three or four chairs, two tables and a big box were all I could see. Inside, no doubt, were a few beds and more chairs. While we sat the wife and daughter came out and gave us cheroots, and I talked to them in my very limited Burmese till my friend was ready. Then we went away.

565 741 That contractor, so my friend told me as we went home, made probably a profit of six or seven thousand rupees a year. He spent on himself about a thousand of this; the rest went in charity. The great new monastery school, with the marvellous carved façade, just to the south of the town, was his, the new rest-house on the mountain road far up in the hills was his. He supported many monks, he gave largely to the gilding of the pagoda. If a theatrical company came that way, he subscribed freely. Soon he thought he would retire from contracting altogether, for he had enough to live on quietly for the rest of his life.

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565 553 His action is no exception, but the rule. You will find that every well-to-do man has built his pagoda or his monastery, and is called 'school-builder' or 'pagoda-builder.' These are the only titles the Burman knows, and they always are given most scrupulously. The builder of a bridge, a well,

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565 or a rest-house may also receive the title of 'well-
553 builder,' and so on, but such titles are rarely used in common speech. Even the builder of a long shed for water-jars may call himself after it if he likes, but it is only big builders who receive any title from their fellows. But the satisfaction to the man himself, the knowledge that he has done a good deed, is much the same, I think.

741 A Burman's wants are very few, such wants as
181 money can supply—a little house, a sufficiency of
517 plain food, a cotton dress for weekdays, and a silk one for holidays, and that is nearly all.

You see, they are still a very young people. Many wants will come, perhaps, later on, but just now their desires are easily satisfied.

The Burman does not care for a big house, for there are always the great trees and the open spaces by the village. It is far pleasanter to sit out of doors than indoors. He does not care for books. He has what is better than many books—the life of his people all about him, and he has the eyes to see it and the heart to understand it. He cares not to see with other men's eyes, but with his own; he cares not to read other men's thoughts, but to think his own, for a love of books only comes to him who is shut always from the world by ill-health, by poverty, by circumstance. When we are poor and miserable, we like to read of those who are happier. When we are shut in towns, we love to read of the beauties of the hills. When we have no love in our hearts, we like to read of those who have. Few men who think their own thoughts care much to read the thoughts of others, for a man's

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own thoughts are worth more to him than all the thoughts of all the world besides. That a man should think, that is a great thing. No great thinkers are at the same time great readers. And he who can live his life, what cares he for reading of the lives of other people? To have loved once is more than to have read all the poets that ever sang. So a Burman thinks. To see the moon rise on the river as you float along, while the boat rocks to and fro and someone talks to you, is not that better than any tale?

So a Burman lives his life, and he asks a great deal from it. He wants fresh air and sunshine, and the great thoughts that come to you in the forest. He wants love and companionship, the voice of friends, the low laugh of women, the delight of children. He wants his life to be a full one, and he wants leisure to teach his heart to enjoy all these things; for he knows that you must learn to enjoy yourself, that it does not always come naturally, that to be happy and good-natured and open-hearted requires an education. To learn to sympathize with your neighbours, to laugh with them and cry with them, you must not shut yourself away and work. His religion tells him that the first of all gifts is sympathy; it is the first step towards wisdom, and he holds it true. After that, all shall be added to you. He believes that happiness is the first of all things.

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We think differently. We are content with cheerless days, with an absence of love, of beauty, of all that is valuable to the heart, if we can but put away a little money, if we can enlarge our business,